



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:	Jong In Lee Kang Hyong Kim	Docket No.:	101916-200
Serial No.:	N/A	Conf. No.:	N/A
Filed:	Herewith	Art Unit:	N/A
		Examiner:	N/A
Title:	CARD TRANSACTION SETTLEMENT METHOD IN POINT OF SALES SYSTEMS		

Commissioner for Patents
Washington, DC 20231

Dear Sir:

REMARKS

In the parent application, Ser. No. 09/121,256, claims 1-12 were pending and at issue. In the Office Action made Final dated February 28, 2001 (Paper No. 10), claims 1-12 were rejected, and no claims were allowed.

A request for a two month extension in the parent application is submitted herewith.

Rejections under 35 USC §103

The Examiner rejected claims 1-12 under 35 U.S.C. §103(a) as being obvious and unpatentable over U.S. Pat. No. 5,996,076 of Rowney et al. in view of U.S. Pat. No. 6,179,209 of Goodwin et al. Applicant respectfully traverses this rejection with respect to the claims as amended.

Rowney et al. appears directed to a particular security protocol useful in a system having three computers: a first computer 120 of the customer; a second computer 130 of a merchant; and a third computer 140 which provides a payment gateway to a financial institution. *See* col. 17, line 54. The core functionality of this system appears to involve internet sales wherein a customer communicates over the internet from his personal computer to a merchant computer. The merchant computer in turn communicates with the gateway computer to a bank with which the customer has a credit or debit card account. Col. 2, lines 38-56. A physical credit or debit card itself does not appear necessary to this system. Traditional point of sale systems appear to be distinguished. Col. 1, line 59.